

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re:

LAURA NICOLEAU-BERMAN

Debtor(s)

Case No. 18-17673

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/17/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/25/2018.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,420.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,600.00
Less amount refunded to debtor	\$3,427.20

**NET RECEIPTS:** **\$172.80**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$172.80
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$172.80**

Attorney fees paid and disclosed by debtor: \$5,200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	1,507.89	1,583.68	1,583.68	0.00	0.00
BANK OF AMERICA	Unsecured	5,811.93	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,800.00	NA	NA	0.00	0.00
DIRECTV LLC	Unsecured	NA	129.32	129.32	0.00	0.00
DISCOVER BANK	Unsecured	NA	13,924.40	13,924.40	0.00	0.00
DISCOVER CARD	Unsecured	14,140.00	NA	NA	0.00	0.00
FARM CREDIT EAST	Secured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	6,000.00	NA	NA	0.00	0.00
KONDAUR CAPITAL CORPORATION	Secured	0.00	68,395.10	68,395.10	0.00	0.00
M & T BANK	Secured	0.00	85,203.32	85,203.32	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	7,994.21	7,860.12	7,860.12	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	4,990.00	4,990.17	4,990.17	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,862.87	2,003.33	2,003.33	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	NA	19,822.45	19,822.45	0.00	0.00
VERIZON	Unsecured	NA	92.11	92.11	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$153,598.42	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$153,598.42</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$50,405.58</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration	<u>\$172.80</u>		
Disbursements to Creditors	<u>\$0.00</u>		
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$172.80</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/23/2018

By: /s/ Marie-Ann Greenberg

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.